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May 11, 2022

**via ECF**

Hon. John K. Sherwood  
50 Walnut Street, 3rd Floor  
Newark, N.J. 07102  
Courtroom 3D

Re: In re: Angel Flores and Iris Flores  
Bankruptcy Case #: 18-13619-JKS  
Notice of Mortgage Forbearance

Dear Judge Sherwood,

The undersigned is the attorney for Creditor Federal Home Mortgage Corporation, et al. (“Creditor”) in this matter. We write to advise the Court that Debtors were offered a mortgage forbearance.

On or about 4/1/2022, the Creditor was advised that the Debtor(s)’ mortgage loan ending in 5878 (“subject mortgage loan”), secured by real property described as 19 Unneberg Avenue, Roxbury, New Jersey 07876 has been impacted by COVID-19. The parties agree to a forbearance period of one-hundred (180) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 4/1/2022 through 9/30/2022. Debtors will resume mortgage payments beginning 10/1/2022 and will be required to cure the delinquency created by the forbearance period.

Should Your Honor have any questions or concerns, please do not hesitate to contact our office.

Respectfully submitted,

*/s/ Phillip A. Raymond*  
Phillip A. Raymond, Esq.

PAR/pr